

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

BRIAN E. CAINE, ESQ.
PARKER McCAY P.A.
9000 Midlantic Drive; Suite 300
Mt. Laurel, New Jersey 08054
(856) 985-4059
Attorney for M&T Bank

In Re:
Debra S. Shapiro

Case No.: 20-10457-MBK
Chapter: 13
Judge: Michael B. Kaplan

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor M&T Bank in this matter. On or about October 29, 2020, the Creditor was advised that the Debtor(s)' mortgage loan ending in 6563 ("subject mortgage loan"), secured by real property described as 812-814 Old York Rd, Raritan Borough, NJ 08869, has been impacted by COVID-19. Pursuant to State and/or Federal guidelines, a forbearance has been offered, the terms of which are as follows:

1. The parties agree to a forbearance period of 180 (enter number of days) and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting 11/01/20 (mm/dd/yy) through 04/01/21 (mm/dd/yy).
2. Debtor(s) will resume mortgage payments beginning 5/01/21 (mm/dd/yy) and will be required to cure the delinquency created by the forbearance period ("forbearance arrears").

3. The payment amount currently is \$3,048.73.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor(s) do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor(s) must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor(s)' obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Date: October 30, 2020

/s/Brian E. Caine

Signature

new. 5/2020

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Mt. Laurel, New Jersey 08054
(856) 985-4059
Attorney for M&T Bank

In Re:

Debra S. Shapiro

Debtor

Case No. 20-10457-MBK

Hearing: n/a

Judge: Michael B. Kaplan

CERTIFICATION OF SERVICE

1. I, Lynne Charlino:

☐ represent the _____ in the above-captioned matter.

☒ I am the secretary/paralegal for Brian E. Caine of Parker McCay P.A. who represents M&T Bank in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On October 30, 2020, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: Notice of Mortgage Forbearance and Certification of Service

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: October 30, 2020

/s/ Lynne Charlino
Lynne Charlino

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
<p>Kirsten B. Ennis Kirsten B. Ennis, LLC 50 Division Street Suite 102 Somerville, NJ 08876</p>	<p>Debtor's Attorney</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853</p>	<p>Trustee</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Debra S. Shapiro 814 Old York Road Raritan, NJ 08869</p>	<p>Debtor</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>